

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: JUSTIN HADDEN § Case No. 1:18-bk-05022  
HEATHER M. HADDEN §  
§  
Debtor(s) §

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/29/2018.
- 2) The plan was confirmed on 05/22/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/14/2019.
- 5) The case was dismissed on 12/06/2019.
- 6) Number of months from filing or conversion to last payment: 10.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 13,230.00
Less amount refunded to debtor(s)	\$ 772.40
<b>NET RECEIPTS</b>	<b>\$ 12,457.60</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,248.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 880.06
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,128.06</b>
Attorney fees paid and disclosed by debtor(s):	\$ 252.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
STEPHEN WADE PARKER, ESQUIRE	Lgl	0.00	NA	NA	4,248.00	0.00
COMMONWEALTH OF	Pri	2,336.82	2,238.03	2,070.09	0.00	0.00
COMMONWEALTH OF	Uns	0.00	2,238.03	167.94	0.00	0.00
BRANCH BANKING & TRUST	Uns	490.00	490.00	490.00	0.00	0.00
BRANCH BANKING & TRUST	Uns	3,717.00	3,895.19	3,895.19	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,436.00	1,436.01	1,436.01	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	646.00	646.71	646.71	0.00	0.00
NAVIENT SOLUTIONS ON BEHALF	Uns	2,054.00	2,066.54	2,066.54	0.00	0.00
BECKET & LEE	Uns	1,026.00	1,026.51	1,026.51	0.00	0.00
NPRTO NORTH EAST LLC	Uns	0.00	1,752.34	1,752.34	0.00	0.00
CAPITAL ONE BANK	Uns	2,631.00	2,759.41	2,759.41	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	305.00	304.75	304.75	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	639.00	638.52	638.52	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	706.00	705.53	705.53	0.00	0.00
TOYOTA FINANCIAL SERVICES	Sec	31,861.00	30,420.71	661.33	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	542.00	542.08	542.08	0.00	0.00
AT&T MOBILITY	Uns	503.59	503.59	503.59	0.00	0.00
BECKET & LEE	Sec	21,440.00	22,477.49	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
BECKET & LEE	Uns	0.00	6,921.81	6,921.81	0.00	0.00
MARINER FINANCE, LLC	Uns	2,132.00	2,003.32	2,003.32	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,983.00	1,945.74	1,945.74	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,260.77	1,260.77	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	232.00	231.57	231.57	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	926.00	1,049.54	1,049.54	0.00	0.00
ATLAS ACQUISITIONS LLC	Sec	0.00	1,192.18	0.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	1,192.18	1,192.18	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	862.79	862.79	862.79	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	298.83	298.83	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,928.00	1,928.45	1,928.45	0.00	0.00
FLAGSTAR BANK	Sec	0.00	NA	NA	0.00	0.00
CHAPTER HOLDINGS	Uns	0.00	396.00	396.00	0.00	0.00
FLAGSTAR BANK	Con	0.00	NA	NA	7,329.54	0.00
FLAGSTAR BANK	Sec	174,692.00	176,536.89	7,631.84	0.00	0.00
CARROLL CARE PHARMACY	Uns	18.05	NA	NA	0.00	0.00
EASY PAY/DUVERA COLLECTONS	Uns	350.00	NA	NA	0.00	0.00
TARGET	Uns	1,421.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	1,421.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 73,295.40	\$ 7,329.54	\$ 0.00
Mortgage Arrearage	\$ 7,631.84	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 661.33	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 81,588.57</b>	<b>\$ 7,329.54</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,070.09	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 2,070.09</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 35,026.12</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,128.06
Disbursements to Creditors	\$ 7,329.54
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 12,457.60</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/10/2020

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.